

That which is claimed is:

1. A method for performing an electronic transaction comprising:
offering a product for purchase from a merchant;
receiving selection data identifying the product in an electronic portal from
5 an interface-enabled communications device;
providing product information data comprising information describing at
least one aspect of the product to the interface-enabled communications device;
receiving shipping detail data comprising instructions related to shipping
the product to a designated recipient;
10 receiving payment option data comprising information describing a desired
means of payment for the product;
transmitting payment authorization to a payment processor, wherein the
payment authorization comprises purchaser identifying data and merchant
identifying data identifying the merchant; and
15 transmitting order information to the merchant, wherein the order
information comprises payment option data and shipping detail data.
2. The method of claim 1 further comprising displaying a product code
associated with the product.
3. The method of claim 2 wherein the selection data comprises the product
20 code associated with the product.
4. The method of claim 3 further comprising receiving customer identification
information.
5. The method of claim 4 further comprising determining an electronic wallet
associated with the customer identification information.
- 25 6. The method of claim 5 wherein receiving shipping detail data comprising
instructions related to shipping the product to the designated recipient comprises
accessing the electronic wallet associated with the customer identification
information.
7. The method of claim 6 wherein receiving payment option data comprising
30 information describing the desired means of payment for the product comprises
accessing the electronic wallet associated with the customer identification
information.

8. The method of claim 7 wherein providing product information data comprising information describing at least one aspect of the product to the interface-enabled communications device comprises accessing a database of the merchant having product information associated with the product.
- 5 9. The method of claim 8 wherein the product information comprises the price of the product.
10. The method of claim 8 wherein the product information comprises at least one of the following: price of the product, description of attributes of the product, brand name of the product, and name of the product.
- 10 11. The method of claim 10 further comprising providing an order confirmation to the interface-enabled communications device.
12. The method of claim 11 wherein receiving customer identification information comprises receiving customer identification information from the interface-enabled communications device.
- 15 13. The method of claim 12 further comprising transmitting a payment authorization request to the payment processor and receiving an affirmative response from the payment processor.
14. The method of claim 13 wherein the interface-enabled communications device comprises a web browser.
- 20 15. The method of claim 14 wherein the interface-enabled communications device comprises a wireless telephone.
16. The method of claim 14 wherein the interface-enabled communications device comprises at least one of the following: a telephone, a personal computer, and a personal digital assistant.
- 25 17. The method of claim 16 wherein the product code comprises a unique number assigned to the product.
18. The method of claim 17 further comprising transmitting the product code data to the merchant, wherein the merchant is associated with the product code.
19. The method of claim 18 wherein the shipping detail data comprises a shipping address.
- 30 20. The method of claim 19 wherein payment option data identifies the electronic wallet.

21. The method of claim 20 wherein the selection data comprises merchant identifying data identifying the merchant.
22. The method of claim 21 wherein the user identification comprises a telephone number.
- 5 23. The method of claim 21 wherein the electronic portal is in communication with at least two merchants.
24. The method of claim 22 wherein the electronic portal comprises an electronic mall.
25. The method of claim 22 wherein the desired means of payment for the
10 product comprises a credit card.
26. The method of claim 22 wherein offering a product for purchase from a merchant comprises providing a hyperlink on the portal to a web site of the merchant.
27. A method for performing an electronic transaction, comprising:
- 15 providing a shopping and check-out application in communication with a merchant server associated with a merchant, wherein the shopping and check-out application is in communication with a product database of the merchant and an order fulfillment system of the merchant;
- 20 providing an electronic portal in communication with the merchant server and a communications gateway, wherein the communications gateway is in communication with an interface-enabled communications device operated by a user and wherein the communications gateway comprises at least one of the following: wireless telephone internet service provider and fixed-line telephone
25 internet service provider;
- providing an online authorization and settlement gateway in communication with at least one financial institution that issues a payment account of the user;
- receiving a product code from the interface-enabled communication device;
- providing the interface-enabled communications device access to product data of
30 the merchant associated with the product code via the communications gateway;
- receiving user-identifying data and a purchase-selection data from the interface-enabled communications device;

communicating with an electronic wallet associated with the user-identifying data;
receiving transaction data in the electronic wallet from the interface-enabled
communications device, wherein the transaction data comprises at least one of the
following: payment method data, shipping data, and payment account data;

- 5 requesting payment authorization from a payment account issuer associated with
the transaction data;

transmitting the user-identifying data and the purchase-selection data to the order
fulfillment system of the merchant;

receiving confirmation of order receipt from the merchant; and

- 10 providing settlement data associated with the purchase-selection data to the
payment account issuer.

28. The method of claim 27 wherein receiving the user-identifying data and the
purchase-selection data from the interface-enabled communications device
comprises receiving the user-identifying data and the purchase-selection data in
15 the communications gateway.

29. The method of claim 28 further comprising transmitting the user-
identifying data and the purchase-selection data from the communications gateway
to the electronic portal.

30. The method of claim 29 wherein the interface-enabled communications
20 device comprises a wireless telephone.

31. The method of claim 29 wherein the interface-enabled communications
device comprises at least one of the following: a personal computer, a telephone,
and a personal digital assistant.

32. The method of claim 30 wherein the interface-enabled communications
25 device comprises an internet browser.

33. The method of claim 31 wherein the interface-enabled communications
device comprises an internet browser.

34. The method of claim 32 wherein receiving confirmation of order receipt
from the merchant comprises receiving confirmation of order receipt from the
30 merchant in the electronic portal.

40. The method of claim 39 further comprising transmitting a payment authorization request to the payment processor and receiving an affirmative response from the payment processor.
41. The method of claim 40 wherein the interface-enabled communications device comprises a web browser.
42. The method of claim 39 wherein the interface-enabled communications device comprises a wireless telephone.
43. The method of claim 39 wherein the interface-enabled communications device comprises at least one of the following: a telephone, a personal computer, and a personal digital assistant.
44. The method of claim 43 wherein the user identification comprises a telephone number.
45. The method of claim 43 wherein the payment method data comprises at least one of the following: a credit card number, a debit card number, and an account number.
46. A system for performing an electronic transaction comprising:
means for offering a product for purchase from a merchant;
means for receiving selection data identifying the product in an electronic portal from an interface-enabled communications device;
means for providing product information data comprising information describing at least one aspect of the product to the interface-enabled communications device;
means for receiving shipping detail data comprising instructions related to shipping the product to a designated recipient;
means for receiving payment option data comprising information describing a desired means of payment for the product;
means for transmitting payment authorization to a payment processor, wherein the payment authorization comprises purchaser identifying data and merchant identifying data identifying the merchant; and
means for transmitting order information to the merchant, wherein the order information comprises payment option data and shipping detail data.

47. The system of claim 46 further comprising means for displaying a product code associated with the product.

48. The system of claim 47 wherein the selection data comprises the product code associated with the product.

5 49. The system of claim 48 further comprising means for receiving customer identification information.

50. The system of claim 49 further comprising means for determining an electronic wallet associated with the customer identification information.

51. The system of claim 50 wherein the means for receiving shipping detail
10 data comprising instructions related to shipping the product to the designated recipient comprises means for accessing the electronic wallet associated with the customer identification information.

52. The system of claim 51 wherein the means for receiving payment option data comprising information describing the desired means of payment for the
15 product comprises means for accessing the electronic wallet associated with the customer identification information.

53. A system for performing an electronic transaction comprising:
means for providing a shopping and check-out application in communication with a merchant server associated with a merchant, wherein the shopping and check-out
20 application is in communication with a product database of the merchant and an order fulfillment system of the merchant;

means for providing an electronic portal in communication with the merchant server and a communications gateway, wherein the communications gateway is in communication with an interface-enabled communications device operated by a
25 user and wherein the communications gateway comprises at least one of the following: wireless telephone internet service provider and fixed-line telephone internet service provider;

means for providing an online authorization and settlement gateway in communication with at least one financial institution that issues a payment account
30 of the user;

means for receiving a product code from the interface-enabled communication device;

means for providing the interface-enabled communications device access to product data of the merchant associated with the product code via the communications gateway;

means for receiving user-identifying data and a purchase-selection data from the interface-enabled communications device;

means for communicating with an electronic wallet associated with the user-identifying data;

means for receiving transaction data in the electronic wallet from the interface-enabled communications device, wherein the transaction data comprises at least

one of the following: payment method data, shipping data, and payment account data;

requesting payment authorization from a payment account issuer associated with the transaction data;

means for transmitting the user-identifying data and the purchase-selection data to

the order fulfillment system of the merchant;

means for receiving confirmation of order receipt from the merchant; and

means for providing settlement data associated with the purchase-selection data to the payment account issuer.

54. The system of claim 53 wherein the means for receiving the user-identifying data and the purchase-selection data from the interface-enabled communications device comprises means for receiving the user-identifying data and the purchase-selection data in the communications gateway.

55. The system of claim 54 further comprising means for transmitting the user-identifying data and the purchase-selection data from the communications gateway to the electronic portal.

56. A system for performing an electronic transaction comprising:

means for receiving at an electronic portal a request for person-to-person payment from a first interface-enabled communications device;

means for receiving at the electronic portal communication from the first interface-

enabled communications device comprising identification of a second communications device;

means for receiving a transfer amount and payment method data in the electronic portal from the first interface-enabled communications device;

means for determining a payment account issuer associated with the user of the first interface-enabled communications device;

- 5 means for determining an account associated with the user of the second interface-enabled communications device; and

means for sending a transfer authorization from the electronic portal to the payment account issuer comprising a money transfer request requesting a money transfer of the transfer amount from an account of the user of the first interface-enabled communications device to the account associated with the user of the second communications device.

57. The system of claim 56 further comprising means for receiving in the electronic portal confirmation of the money transfer from the payment account issuer, and means for sending the confirmation of the money transfer from the electronic portal to the first interface-enabled communications device and to the second interface-enabled communications device.

58. The system of claim 57 wherein the means for sending the confirmation of the money transfer comprises at least one of the following: means for sending an e-mail, means for providing a pre-recorded voice telephone call, and means for sending a confirming web page.

59. The system of claim 58 further comprising means for determining an electronic wallet associated with the customer identification information.

60. The system of claim 59 further comprising means for transmitting a payment authorization request to the payment processor and means for receiving an affirmative response from the payment processor.

61. The method of claim 1 wherein receiving selection data identifying the product in an electronic portal from an interface-enabled communications device comprises receiving the selection data from an electronic communications gateway in communication with the interface-enabled communications device.

62. The method of claim 61 further comprising entering into a joint venture between a provider of the electronic portal and a provider of the electronic communications gateway.

63. The method of claim 62 further comprising providing the electronic portal in communication with the electronic communications gateway.
64. The method of claim 63 further comprising providing the subscriber access to the portal.
- 5 65. The method of claim 64 further comprising receiving by the operator of the electronic communications gateway billing data reflecting a transaction between the merchant and the subscriber and providing a bill to the subscriber comprising the billing data.
66. The method of claim 65 wherein the bill further comprises billing for communications services.
- 10 67. The method of claim 66 wherein communications services comprises mobile telephone service.
68. The method of claim 67 wherein the provider of the electronics communications gateway comprises a mobile telephone network operator.
- 15 69. The method of claim 68 wherein the provider of the electronic portal comprises a bank.
70. The method of claim 43 further comprising determining a currency exchange rate and calculating the transfer amount equivalent of currency used in the geographic location of the account associated the second interface-enabled communications device.
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